

## **Santa Clara River Watershed FEMA Preliminary Flood Insurance Rate Map Revision Frequently Asked Questions**

The Federal Emergency Management Agency (FEMA) is revising flood hazard determinations on 36 Flood Insurance Rate Maps in the Santa Clara River watershed. Preliminary versions of these maps underwent a public review in 2016. Comments from the review resulted in further changes to 11 of the preliminary maps. FEMA is publishing public notices in the ***Federal Register*** (August 29, 2019) and the ***Santa Clarita Valley Signal*** (September 19 and 26, 2019) about its proposed changes in flood hazard determinations on the 11 revised preliminary maps. FEMA's revised maps cover unincorporated Los Angeles County areas and areas in the City of Santa Clarita. FEMA has begun a 90-day appeal period for these 11 maps that will end on December 24, 2019.

After the 90-day appeal period, FEMA will prepare Letters of Final Determination to the County of Los Angeles and the City of Santa Clarita on all 36 Preliminary Maps. The maps will become effective for insurance purposes 6 months from the date of FEMA's Letters of Final Determination. (The effective date is expected in Summer/Fall 2020).

### **What are Flood Insurance Rate Maps? What are they used for?**

FEMA prepares Flood Insurance Rate Maps to show flood risks in communities that are participating in the National Flood Insurance Program (NFIP). The maps are used for insurance rating and regulation of activities in floodplains.

### **Why is FEMA revising its Flood Insurance Rate Maps for the Santa Clara River?**

FEMA's map revisions account for several factors, including: updated stream measurement and topographic ("lay of the land") data; physical changes in the watershed; and better alignment with the current topography flood zone boundaries that were inadvertently "shifted" by a 2008 conversion of the 1980s-era paper maps into digital form.

### **What are the changes from the revised Flood Insurance Rate Maps for the Santa Clara River watershed?**

- The revised maps show a decrease in the potential flood hazard on many properties. However, for some properties the revised maps show the same or increased potential flood hazard. The revised maps also newly map some properties into Special Flood Hazard Areas (*Zones A, AE, AO*) that were not previously mapped in this flood area before. Additionally, the revised maps show on some properties areas designated as *Zone X (Shaded)*.
- Private properties currently mapped as *Zone D* are mapped as *Zone X* under the revised maps.
- Go to Public Works' Floodzone website ([pw.lacounty.gov/floodzone/](http://pw.lacounty.gov/floodzone/)) to see the current and new flood zones. Type in a property's address to see the changes on that property and the FEMA Map Panel Number for the property.

### **What do the flood zone designations on the FEMA Maps represent?**

- **Zones A, AE, AO:** Special Flood Hazard Area (Area of the 1% annual chance (100-year) flood [Base Flood]). Federally-mandated flood insurance and floodplain building restrictions may apply. Highest flood insurance costs.
- **Zone D:** Area of possible but undetermined flood hazards, located outside of Special Flood Hazard Areas. No Federally-mandated flood insurance or floodplain building restrictions, but flood insurance can be as expensive as that for Zone A.

- **Zone X (Shaded):** A 500-year (0.2% annual chance) flood area; area where the Base Flood depth is less than 1 foot; or an area protected from a Base Flood by a levee. No Federally - mandated flood insurance or floodplain building restrictions. Flood insurance cost is much lower than that for Zones A and AE.
- **Zone X:** An area outside the 500-year (0.2% annual chance) floodplain. No Federally-mandated flood insurance or floodplain building restrictions. Flood insurance cost is much lower than that for Zones A, AE and AO.
- For flood insurance requirement questions, contact FEMA at (800) 427-4661

**My property or structure is mapped in a Special Flood Hazard Area.**

- **Is there any way I can appeal FEMA's flood zone changes on my property?**

Appeals to FEMA on **unincorporated** area properties must be made through **Los Angeles County Public Works** (see contact information below) . (For properties within the limits of the City of Santa Clarita, contact the City of Santa Clarita Public Works.) FEMA will consider appeals **only** on the 11 maps listed at: <https://pw.lacounty.gov/wmd/nfip/>. It will be the responsibility of the property owner to provide at their own expense all technical data to support the appeal. All appeals must be submitted to Public Works by **December 05, 2019**. FEMA will reject an appeal without sufficient supporting technical data.

- **If I can't get the data in time, or make a successful appeal, is there a way to get my property or structure out of the Special Flood Hazard Area designation?**

Yes, if the ground or the ground the structure is sitting on is **at or above** FEMA's revised Base Flood Elevation. (Refer to: **How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)**: [fema.gov/media-library/assets/documents/19871](https://fema.gov/media-library/assets/documents/19871). Submit the LOMA or LOMR-F to FEMA **after** FEMA sends its Letters of Final Determination to the County and the City of Santa Clarita.)

- **The ground or the ground my structure is sitting on is below the revised Base Flood Elevation. Can I still get out of the Special Flood Hazard Area designation?**

No. It is recommended you obtain the services of a Professional Engineer or Land Surveyor to fill out an Elevation Certificate **after** FEMA sends its Letters of Final Determination to the County and to the City of Santa Clarita. It will best define your flood risk and thus enable you to obtain the best insurance rate possible. (Refer to: **Elevation Certificates: Who Needs Them and Why**: [fema.gov/media-library/assets/documents/32330](https://fema.gov/media-library/assets/documents/32330).)

**FEMA's new map shows my property or structure would no longer be mapped in a Special Flood Hazard Area. Can I remove the mandatory flood insurance requirement for my property or structure?**

Yes, when FEMA sends its Letters of Final Determination to the County and the City of Santa Clarita. Refer to FEMA's **Flood Insurance Manual** (Section 14 - Cancellation/Nullification at: [fema.gov/media-library/assets/documents/162601](https://fema.gov/media-library/assets/documents/162601)).

**How will I know when FEMA sends its Letters of Final Determination to the County and the City?**

The letter to the County will be posted on Public Works' website at: <https://pw.lacounty.gov/wmd/nfip/>.

**Whom can I contact if I have more questions?**

Contact the County's NFIP Administrator, Patricia Wood at (626) 458-6131, or the City's NFIP Administrator, Amalia Marreh at (661) 255-4363.